

**518.11 Kinds of insurance.**

Any association organized under this chapter is authorized to insure or to accept reinsurance against loss or damage by:

1. Any peril or perils resulting in physical loss or damage to property;
2. Theft of personal property;
3. Injury, sickness or death of animals and the furnishing of veterinary service.

Such contracts of insurance shall be subject only to such provisions as are contained in this chapter and shall consist of:

An application on blanks furnished by the association and signed by the insured or the insured's representatives;

A policy issued by the association in accordance with its rules, and approved by the commissioner of insurance.

[C66, 71, 73, 75, 77, 79, 81, §518.11]